

REMARKS

Claims 1-19 are currently pending in the application. The Office Action (O.A.) dated February 28, 2007 (Paper No. 20070209) rejects claims 1-6 and 8-19 under 35 U.S.C. §103(a) as being unpatentable over by Mayaud (U.S. Patent No. 5,845,255) in view of Joao (U.S. Patent No. 6,283,761)a and further in view of Snowden et al. (U.S. Patent App. No. 2002/0026332; hereinafter referred to as "Snowden"). Claim 7 is rejected under 35 U.S.C. §103(a) as being unpatentable over by Mayaud in view of Snowden.

Rejections Based Upon 35 U.S.C. §103(a)

With respect to independent claims 1, 7, 8 and 14, the O.A. acknowledges that neither Mayaud nor Joao provide the element of "excluding the medical information" while "transmitting the payment category and the payment to the insurance company." In fact, prosecution of this application was reopened after an Appeal Brief, filed December 18, 2006, made this very argument. The O.A. now relies on Snowden (§§[0065], [0079], [0085]) to provide this missing element. (O.A., p. 5, line 3). Applicants contend that the O.A. misconstrues Snowden's "medical histories" with Applicants' requests for payment. Although, Snowden suggests selectively withholding information related to a request for a medical history, Snowden neither suggests nor teaches the withholding of this information in conjunction with the transmission of a request for payment. In other words, a request for a medical history is not the same as a request for payment and Snowden is directed to limiting access to a database rather than withholding specific information from a specific type of transmission. Thus, Snowden does not provide the element that the O.A. acknowledges both Mayaud and Joao lack, either by themselves or in combination.

For the reasons stated above, independent claims 1, 7, 8 and 14 are allowable and Applicants respectfully request withdrawal of the §103(a) rejections. Each of dependant claims 2-6, 9-13 and 15-19 are allowable at least for the fact that they each depend upon one of the allowable independent claims and Applicants request that these rejections be withdrawn as well.

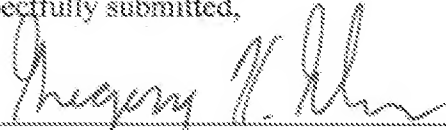
CONCLUSION

For the reasons stated above, Applicants respectfully request withdrawal of the §103(a) rejections of claims 1-19. It is respectfully submitted that all issues and rejections have been adequately addressed and that pending claims 1-19 are allowable and that the case should be advanced to issuance. If the Examiner has any questions or wishes to discuss the claims, the Examiner is encouraged to call the undersigned at the telephone number indicated below. It is believed that no fees are due with the filing of this Response. However, should any fees be due, the Commissioner is hereby authorized to charge such fees to the deposit account of IBM Corporation, Deposit Account No. 09-0447.

Date:

May 29, 2007

Respectfully submitted,



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